

CALIFORNIA STATE CHARTERED BANKS				
PEER GROUP COMPARISON				
AS OF SEPTEMBER 30, 1999				
(Dollar Amounts in Millions)				
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More
Asset Size				
Number of Banks	69	102	33	9
% of total	32.4	47.9	15.5	4.2
Loans & Leases (Net)*	2,631.6	13,592.1	21,765.1	32,414.1
Reserve for loans	43.7	231.8	408.3	619.4
Total Assets	4,356.0	22,122.5	36,651.3	47,119.9
% of total	4.0	20.1	33.2	42.7
Total Deposits	3,753.1	19,258.2	29,633.8	38,219.5
Total Equity Capital	531.0	2,210.2	3,925.8	4,166.6
Noncurrent Loans & Leases**	17.4	121.0	227.8	248.6
Total Past Due Loans & Leases***	34.4	195.0	366.8	539.2
Other Real Estate Owned****	15.1	23.5	54.8	14.9
Interest Earned	224.1	1,156.1	1,858.7	2,362.2
Interest Expense	75.0	389.8	694.8	849.6
Net Interest Income	149.2	766.4	1,164.0	1,512.5
Noninterest Income	45.0	231.6	286.7	323.5
Loan Loss Provision	9.6	33.3	51.1	114.2
Noninterest Expense	156.5	669.1	818.6	1,038.0
Net Income	16.6	190.9	357.5	410.6
Return on Assets#	0.51	1.15	1.30	1.16
Return on Equity#	4.16	11.52	12.15	13.15
Net Interest Margin#	4.57	4.62	4.24	4.28
Loans & Leases/Deposits	70.12	70.58	73.45	84.81
Loans & Leases/Assets	60.41	61.44	59.38	68.79
Equity Capital/Assets	12.19	9.99	10.71	8.84
Noncurrent Loans&Leases/Total Loans&Leases	0.66	0.89	1.05	0.77
Tot. Past Due Loans&Leases/Total Loans&Leases	1.31	1.43	1.69	1.66
Reserves for Loans/Noncurrent Loans & Leases	251.74	191.59	179.25	249.12
* Net of unearned income.				
** Noncurrent loans & leases are loans & leases past due 90 days or more and nonaccruals.				
*** Includes noncurrent loans & leases plus loans & leases 30-89 days delinquent.				
**** Other Real Estate Owned (ORE) is Total ORE less direct and indirect investments in real estate ventures				
# Aggregate, Annualized return				